



City of Chicopee Consolidated Plan FY2020-2024

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Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

Every five years, HUD requires Entitlement Communities to create a Consolidated Plan that assesses community needs and establishes affordable housing and community development priorities. The City of Chicopee, as an Entitlement Community for Community Development Block Grant (CDBG) funds, has undertaken a community-wide dialogue in the development of this Consolidated Plan. The City, as a member of the Holyoke-Chicopee-Westfield HOME Consortium, further assisted in the development of the Consortium's Consolidated Plan, which identifies regional Affordable Housing needs and priorities.

The Consolidated Plan Fiscal Year 2020-2025 is the strategic plan for allocating federal funds to maximize positive impact for low-moderate income persons. Consistent with HUD's priorities, the City of Chicopee has prioritized the goals of expanding the availability of safe, decent affordable housing options, creating Economic Opportunities that provide a pathway to self-sufficiency for low and moderate income persons, and investing in projects and programs that support inclusive, healthy communities.

Many of the priorities within the Consolidated Plan are reflective of the impact of COVID-19 pandemic. During the Consolidated Plan process, the City engaged in a reassessment to ensure that the five year plan responded to the anticipated need for job retention, small business support, housing stabilization, and increased demand for essential services.

2. Summary of the objectives and outcomes identified in the Plan

Through data gathered from the citizen participation process, existing community reports, and quantitative data, the City has established the following high-priority needs:

- Support small businesses to sustain in current economic climate;
- Increase residential stability for low-moderate income housing through programs that provide safe affordable housing;
- Strengthen neighborhoods through investment in public infrastructure, parks and open space, and public facilities;
- Increase health outcomes by addressing lack of access to affordable, nutritious food and recreational opportunities;

- Invest in public services that provide new or improved access to programs that serve youth, seniors, and at-risk, vulnerable households; and,
- Continue to be an active participant in the regional Continuum of Care to address needs to persons experiencing homelessness or housing instability.

3. Evaluation of past performance

The City of Chicopee is responsible for ensuring the compliance with all regulations associated with Community Development Block Grant program and HOME projects undertaken within the City.

The City's Annual Action Plans and associated Consolidated Annual Performance and Evaluation Reports (CAPERs) provide the specifics of projects and programs undertaken by the City. During the prior Consolidated Plan period (2015-2020), the City was successful at investing resources to address priority needs, ensuring compliant implementation of projects and programs, and achieving anticipated outcomes. Accomplishments during that period include the completion of pre-development activities to repurpose a vacant school into affordable housing, the launch of a small business assistance program that provided grants to over 15 Chicopee-based businesses, the redevelopment of a vacant library into a state of the art child care center, and the completion of an elder fitness trail.

4. Summary of citizen participation process and consultation process

The City through the Mayor's Office, the Planning Department, and the Community Development Department implemented a broad-based approach to maximizing citizen participation and stakeholder participation. Citizen Participation efforts included a stakeholders' session and a web-based survey. The City additionally consulted with key community-based partners through one-on-one consultations, ongoing participation in regional planning meetings, as well as Consortium meetings and regional homeless Continuum of Care meetings.

The COVID-19 pandemic and public health guidelines required an amended approach to Citizens Participation. Although the majority of the community engagement had been completed prior to implementation of the social distancing requirements, the final stages of citizens input was achieved through virtual interactions and social media.

5. Summary of public comments

A summary of public comments is found within Section PR-15 Citizen Participation. The Citizens Participation Plan has been modified due to the guidelines and waivers issued in response to the COVID-19 pandemic.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted.

7. Summary

The Consolidated Plan is the outcome of an extensive, comprehensive effort to identify community needs and effective investment strategies to meet those needs. The City of Chicopee has crafted a detailed strategic plan to achieve desired outcomes in each of their priority areas of decent housing, economic opportunities, and suitable living environments. The City incorporated evolving guidance in response to COVID-19 in its priorities and operations so as best to address anticipated needs.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	City of Chicopee	Community Development Department
HOME Administrator	City of Chicopee/Lead- Holyoke	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Chicopee is a direct Entitlement Community for the Community Development Block Grant (CDBG) and a member of the Holyoke-Chicopee-Westfield (H-C-W) HOME Consortium. As a member of the H-C-W Consortium, the City receives a proportional allocation of HOME funds annually. The Community Development Department administers the portion of HOME funds allocated to Chicopee. The City of Holyoke, as the Consortium lead agency, oversees reporting on the HOME program.

The Community Development Department is the City Department charged with the administration of the federal Community Development Block Grant (CDBG), and Home Investment Partnership (HOME). The Community Development Department prepares all plans and reports, provides financial oversight, and monitors program compliance.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Chicopee through its Community Development Department undertook extensive consultations with relevant agencies, organizations, and community-based groups to obtain input on priority needs, recommended strategies, and investment opportunities. The consultations were conducted through a variety of methods including one-on-one interviews, stakeholder sessions, and meetings with existing networks.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Community Development Department, which is responsible for the development of the Consolidated Plan, also coordinates many of the housing, planning, and homelessness initiatives within the City. The Department coordinates with the City's Planning Department on neighborhood-based planning efforts and redevelopment activities. The Department participates on the regional homeless Continuum of Care. Finally, Community Development maintains continued collaboration with the Human Services providers, the Council on Aging, the Veterans Service Department, and the Parks and Recreation Department, as the entities that develop projects within Low-moderate Areas and services for the city's low and moderate income persons.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Chicopee, as a member of the Western MA Continuum of Care (CoC), has adopted the goals within the Massachusetts Plan to End Homelessness. The City of Chicopee shares the State's goals of 1. increasing the number of permanently supportive housing units; 2. improving job readiness and achieving employments; 3. providing homeless prevention and rapid re-housing assistance; and, 4. providing case management services to increase the likelihood of residential stability.

A City representative serves on the Board of Directors of the Western MA Continuum of Care and attends the regularly scheduled meetings. During those meetings, policy and program priorities are identified.

The COVID-19 pandemic is anticipated to create increasing level of housing instability and homelessness. The initial legislation has enforced "no eviction" moratoriums but the City

anticipates that additional action will be necessary. The City will coordinate with state and federal programs designed to prevent homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Chicopee has been an active participant in the Western MA CoC. The City of Chicopee has consulted with the Western MA CoC and regularly consults with non-profits, housing authorities, state agencies, advocacy groups, and property developers.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2– Agencies, Groups, Organizations who participated

	Agency/Group/Organization	Western Mass. Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services - Homeless Service - Fair Housing Publicly Funded Institution/System of Care Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Continuum members were consulted at regularly scheduled CoC Meeting. Members spoke of need to continue focus on Housing First approach and development of range of affordable housing options. The anticipated outcome is additional focus on dedicated affordable housing options for hard to house persons and households.
2	Agency/Group/Organization	Chicopee Council on Aging
	Agency/Group/Organization Type	Services - Elderly Persons Services - Persons with Disabilities Services - Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted at a stakeholders meeting. Issues identified include addressing the nutritional and fitness needs of senior. Additionally the need to expand the existing facility. The anticipated outcome is to funding for elder service programs and expansion of recently initiated Fitness trail.

3	Agency/Group/Organization	Chicopee Boys and Girls Club
	Agency/Group/Organization Type	Services - Children Services - Health Services -Education Services - Employment Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a stakeholder session. Issues included the increased demand for basic services and a need for expanded diverse afterschool activities. Anticipated outcome will be to explore opportunities for partnerships for efficient service delivery.
4	Agency/Group/Organization	Valley Opportunity Council, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Victims of Domestic Violence Services - Homeless Services - Health Services - Education Services - Employment Health Agency Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a stakeholder session as well as private consultation. Issues discussed included a need to focus on health initiatives/healthy community outcomes, the success of the heating system program, and opportunities for housing and commercial redevelopment. Anticipated outcome is continuation of the heating program and furtherance of housing development activities.
5	Agency/Group/Organization	Lorraine's Soup Kitchen & Pantry
	Agency/Group/Organization Type	Services - Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a private consultation. Issues identified included increased demand for food, and lack of food security for many low -moderate income households. Anticipated outcomes include exploring opportunities to enhance community gardens and the opening of a local supermarket.
6	Agency/Group/Organization	WestMass ElderCare
	Agency/Group/Organization Type	Services - Elderly Persons Services - Persons with Disabilities Services - Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a stakeholder session. The agency identified the increased demand for aging in place and supportive services for seniors. Anticipated outcomes include continued funding.
7	Agency/Group/Organization	Chicopee Planning Department
	Agency/Group/Organization Type	Other government – Local Grantee Department

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted within a Department Head meeting. The Department is to assess impact of land use and zoning requirements on sustainable development. Anticipated outcome is better coordination and improved site review and permitting processes.
8	Agency/Group/Organization	Chicopee Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing Service - Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a one-on-one consultation. Issues identified include demand for affordable housing and employment programs for residents. Anticipated outcomes include exploration of opportunities for partnership using PHA resources within private developments.
9	Agency/Group/Organization	Chicopee Parks & Recreation Department
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Health Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted during a Department Heads Meeting. The Department identified ongoing park improvement programs including increased accessibility. Anticipated outcomes include continued investment in park improvements.

10	Agency/Group/Organization	River Valley Counseling Center, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services - Persons with Disabilities Services - Persons with HIV/AIDS Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
11	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a stakeholder session. The agency identified the need for additional scattered-site housing for HIV/AIDS households. Anticipated outcomes include exploration of partnership for dedicated HOPWA units.
	Agency/Group/Organization	Wayfinders, Inc.
	Agency/Group/Organization Type	Housing PHA Services - Housing Services - Homeless Service - Fair Housing Regional organization
11	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a regional housing forum. The agency identified the need to support vulnerable households, the opportunities to expand homeownership in coordination with tax taking and the insufficient supply of deeply subsidized rental housing. Anticipated outcomes include identification of rental housing development opportunities.

12	Agency/Group/Organization	The Care Center
	Agency/Group/Organization Type	Housing Services - Housing Services - Victims of Domestic Violence Services - Homeless Services - Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a stakeholder session. The agency identified the need for additional support and housing for young parent households. Anticipated outcome will be the exploration of partnerships between affordable housing developers and providers to create dedicated units.
13	Agency/Group/Organization	Womanshelter/Compañeras
	Agency/Group/Organization Type	Services - Housing Services - Persons with Disabilities Services - Victims of Domestic Violence Services – Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a stakeholder session. The agency identified the need for additional support and housing for homeless households, especially Victims of Domestic Violence. Anticipated outcome will be the exploration of partnerships between affordable housing developers and providers to create dedicated units.
14	Agency/Group/Organization	Westfield Savings Bank
	Agency/Group/Organization Type	Business Leaders Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Major Employer

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The private lender and foundation was consulted in a one-on-one consultation. Senior Management identified the need to expand homeownership, improve the quality of older housing stock, and invest in projects that support the redevelopment of long abandoned sites like Uniroyal. The anticipated outcome will be a continued focus on Buyer Assistance and Commercial Redevelopment projects.
15	Agency/Group/Organization	Mass Development - TDI
	Agency/Group/Organization Type	Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during partnership meetings. The TDI members identified the need to create a vibrancy around downtown – both for businesses and for residents. The anticipated outcome is support for TDI initiatives and small business programs.
16	Agency/Group/Organization	Chicopee Chamber of Commerce
	Agency/Group/Organization Type	Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Chamber leadership was consulted in a stakeholder session. Members spoke of essential investments and improvements needed in Downtown to support the local businesses. Anticipated outcomes include evaluation of Downtown investments that increase economic viability and support additional downtown businesses.
17	Agency/Group/Organization	Pioneer Valley Planning Commission
	Agency/Group/Organization Type	Housing Broadband Resiliency Regional organization Planning organization

What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a regional planning meeting. Discussion included regional housing needs as well as economic opportunities through Brownfields development. Investments in Sustainability and in broadband access.

Identify any Agency Types not consulted and provide rationale for not consulting

All agency types were consulted

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Springfield	The City of Chicopee will continue to support the development of affordable housing with special attention given to at-risk populations.

Table 3 – Other local/regional/federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

During the Consolidated Planning process, the City of Chicopee sought input and guidance from all of the major housing, health, mental health and service agencies. Many of the key stakeholders operate on a regional basis and therefore their input demonstrates the cooperation and coordination that exists. As members of the Western Mass Continuum of Care and of the regional Holyoke-Chicopee-Westfield HOME Consortium, the City of Chicopee plans and implements key housing and homeless initiatives on a regional basis.

The implementation of Consolidated Plan's strategies will be coordinated with regional efforts while responding to the identified needs of Chicopee's low-moderate income persons.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City of Chicopee reviewed its existing Citizen Participation Plan and compared its efforts to the best practices identified by HUD. Many of its past practices were consistent with the HUD recommendations. These successful efforts included broadly advertised hearings held at convenient locations during evening hours, utilization of relevant community-focused plans, and an ongoing dialogue with key stakeholder organizations.

The full implementation of the intended Citizens Participation was not possible due to the social distancing practices required in response to the COVID-19 pandemic. The City was able to utilize community access presentations, the City's web page, and social media including Facebook to conduct "public hearings"

Despite the required revisions, the Citizen Participation process enabled the City to establish Consolidated Planning goals that capitalized on existing networks, identified opportunities to leverage existing investments, and to focus the investment of public resources on the highest priority needs.

Table 4 - Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/ broad community	On 1/21/2020, the City through its Community Development Department conducted a public hearing at the City's Main Library at 6:30. Two(2) participants including elected officials attended.	Attendees spoke of need for economic develop and under-utilized commercial properties	All comments were accepted	
2	Stakeholder Session	Stakeholder Session	The Community Development Department conducted a stakeholder session to solicit input on the Consolidated Plan priority and Annual Action Plan allocation process	Attendees spoke of concerns about cost of basic necessities for low income households, especially food security and access to nutritious food. Attendees spoke of services for elders, aging in place services.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Survey	Non-targeted/ broad community	The City implemented a web-based survey from Feb 1- March 15 to obtain input on community need. Fifty-four (54) residents provided input.	Residents spoke of a continued need for public services, increased law enforcement, recreational and open space.	All comments were accepted.	
4	Social Media	Non-targeted/ broad community	The City posted a presentation of the draft plan on the Community Development web-page and social media.	The presentation was viewed 810 times. Comments were focused on economic development	All comments that were responsive to the Con Plan were accepted.	
5	Public Meeting	Non-targeted/ broad community	The Mayor presented an overview to City Council at a broadcast meeting	Councilors supported the plan.	All comments were accepted.	

Needs Assessment

NA-05 Overview

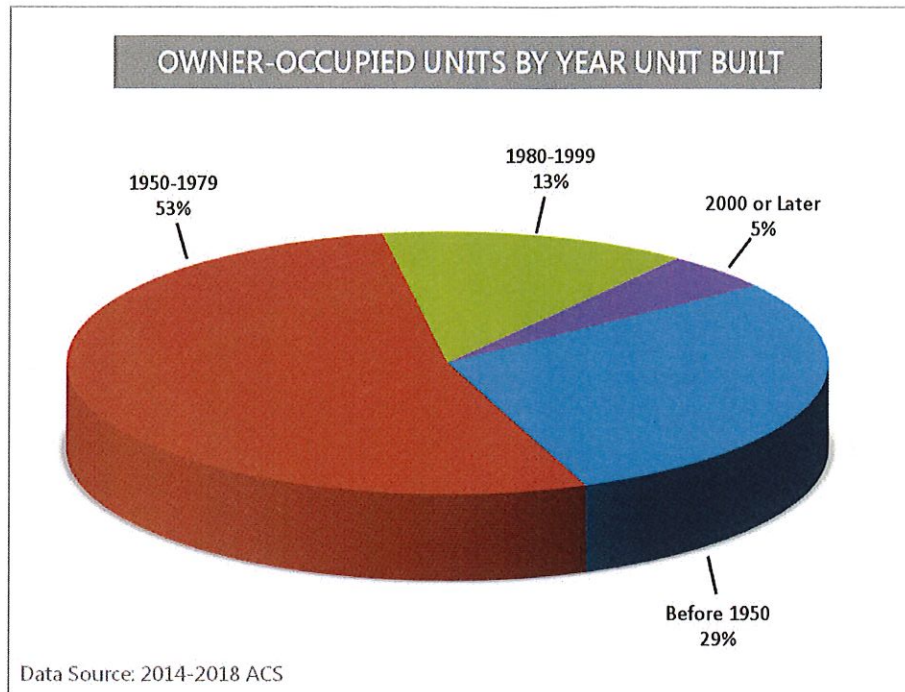
Needs Assessment Overview

Chicopee is a city located on the Connecticut River in Hampden County. It is part of the Springfield, Massachusetts Metropolitan Statistical Area. The city is made up of several neighborhoods, the result of the city's origin as a collection of villages in the northern-most part of Springfield, which it seceded from in 1848. These villages are now represented by the neighborhoods of Aldenville, Willimansett, Chicopee Center (Cabotville), Chicopee Falls, and Fairview.

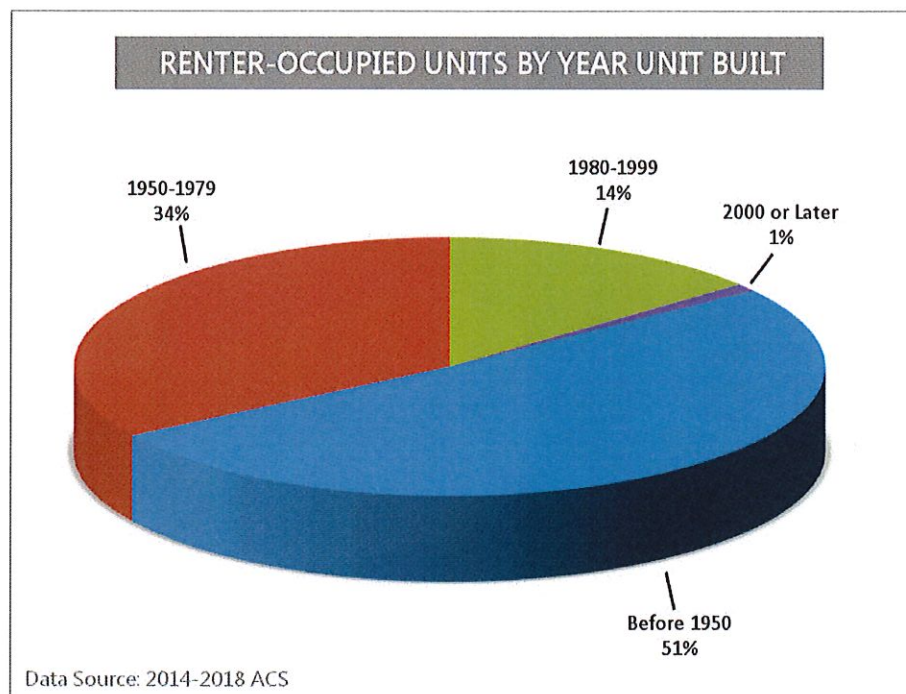
Chicopee's unique position at the confluence of the Chicopee and Connecticut Rivers, with easy access to the Interstate Routes 90 and 91, and as home to Westover Air Reserve Base, the largest air reserve base in the United States, has given the city significant advantages over many older urban communities. Yet, Like Gateway Communities across the Commonwealth, the city of Chicopee has continued to need to adjust to the changing times, markets, and economic opportunities.

According to the American Community Survey data, the city's population has remained stable with a .70% growth from 2011-2018. The city is home to 55,661 persons residing in 24,679 housing units. Chicopee's stable population has experienced a slight increase in household income with a 2018 median income of \$ 45,763. Housing costs have outpaced the increase in median income and current housing costs are beyond the reach of low-income families. About 12.3% of families and 15.3% of the population are below the poverty line, including 23.3% of those under age 18 and 9.9% of those aged 65 or over.

In addition to insufficient affordable housing stock to meet the needs of lower income households, the condition of Chicopee's housing stock is an additional area of concern. With more than 82% of Chicopee's owner-occupied housing stock and 85 % of its rental stock constructed pre-1980, the stock is likely to have a risk of lead paint. Even properties that meet current standards for habitation have varying degrees of rehabilitation needs.



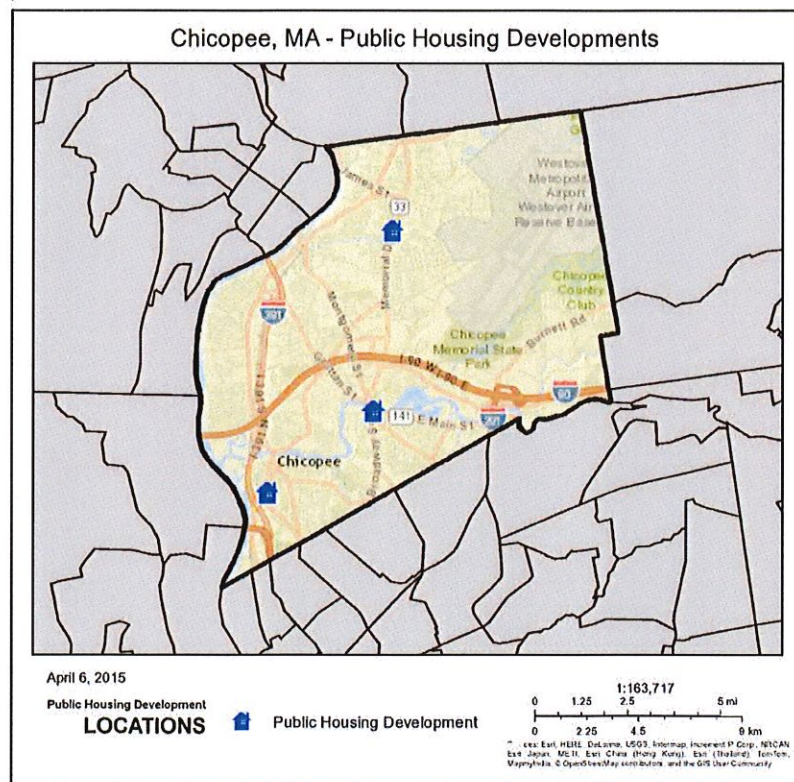
Owner Occupied Units By Year Built



Renter Occupied Units By Year Built

The State's Subsidized Housing Inventory identifies 2,601 units of permanent housing stock (10.4% of stock) that is deed-restricted as affordable housing. There is no risk of units being lost as the owners of expiring units are seeking to restructure and continue the project as affordable.

The City of Chicopee is served by the Chicopee Housing Authority (CHA). The Chicopee Housing Authority "is committed to the provision of decent, safe, sanitary housing in full compliance with all local, state and federal nondiscrimination laws, the Americans with Disabilities Act; and the U .S. Department of Housing and Urban Development regulations governing Fair and Equal housing opportunity". The CHA operates 383 units of conventional federal housing at three sites in Chicopee.



The CHA operates state-aided public housing programs under Chapter 200 (Veterans' Housing), Chapter 667 (Elder Housing) and Chapter 705 (low income housing) of the Massachusetts General Laws. Nine (9) developments totaling 816 units are currently owned and managed in Chicopee.

An assessment of relevant community data along with input from the Consolidated Plan Consultations and Citizen Participation process resulted in the identification of Economic Development, Investments in Public Infrastructure and Parks, and Affordable Housing and as priority needs.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facility needs include the expansion of recreational opportunities, removal of architectural barriers, upgrading of facilities to achieve compliance with current public safety and access standards, the expansion of facilities to meet population demands, and emerging needs.

The City utilizes various funding source to upgrade public facilities and actively seeks grant funds to leverage public funds.

How were these needs determined?

Public facility needs are regularly evaluated through a collaborative process that involves the ongoing evaluation overseen by Mayor's office, with input from relevant City departments and consultations with non-profits that operate public facilities. The evaluation considers the programmatic needs among low-moderate income citizens, neighborhoods, and initiatives designed to improve quality of life.

Within this Consolidate Plan process, the web-based survey solicited input on public infrastructure needs. During the process, the most significant public facility needs were an expansion of the Senior Center and improvements to the Boys and Girls Club, the satellite Teen Center, and to Lorraine's Pantry and Soup Kitchen.

Describe the jurisdiction's need for Public Improvements:

Parks are in need of renovations and, in most cases, expanded recreational options. Opportunities also exist to expand on the very well received elder fitness programs through the creation of fitness trails and courts. Streets and sidewalks are in need of upgrades including accessibility improvements. The City's focus amidst the extensive needs has been to coordinate public improvements with economic development and/or housing initiatives that promote increased neighborhood stabilization.

How were these needs determined?

Public improvements are determined through coordination with City departments and resident input. The City's Public Works Departments perform key functions in the management of the City's Parks, roadways, sidewalks, and water and sewer systems and bring essential expertise to the planning process. Residents overwhelmingly identified

improvements to parks, enhanced fitness opportunities, and passive recreations as priorities.

Describe the jurisdiction's need for Public Services:

Youth programming, Transportation and recreational opportunities for the elderly, physically and developmentally disabled, affordable childcare, and access to food continue to be crucial needs within the Chicopee community.

How were these needs determined?

Chicopee's needs for public services are based upon Consultations with Public Service Providers, relevant data, and an ongoing evaluation of CDBG funded programs.

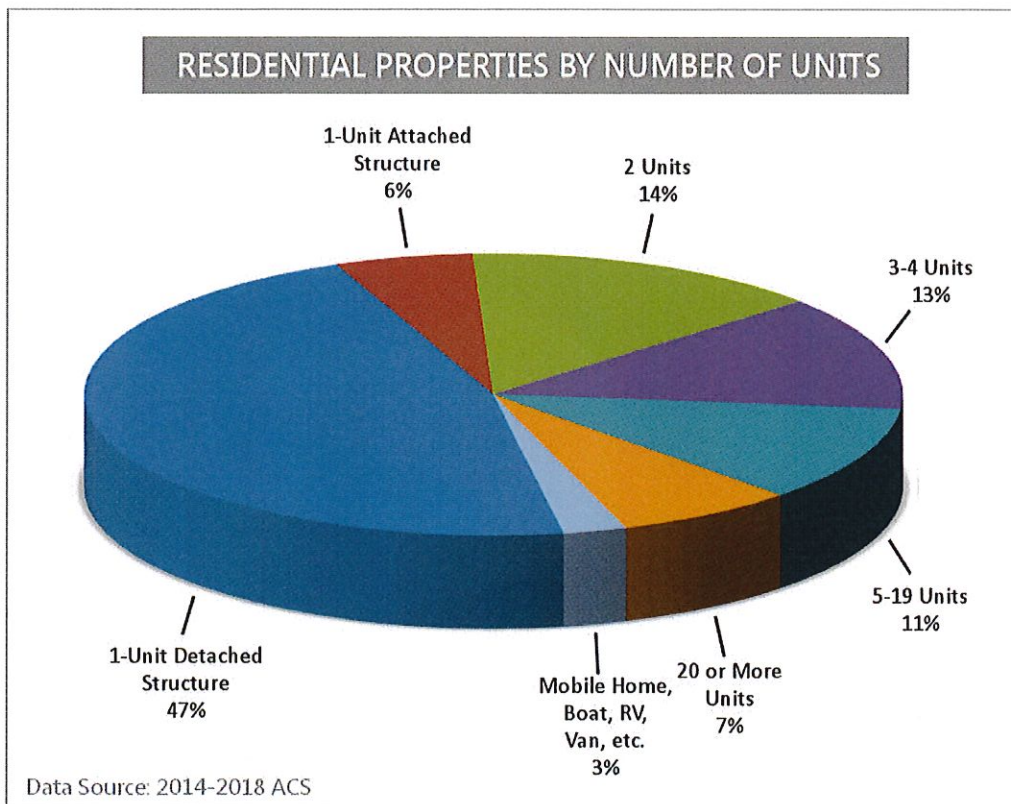
Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Consistent with HUD's objectives, the City of Chicopee has prioritized the expansion of economic opportunity, the availability of safe, decent, affordable housing, and creation of suitable living environments. An analysis of the existing market and community data supports the City's investment in the redevelopment of underutilized commercial/industrial properties and Brownfield sites, preserving and producing affordable housing, and improving the condition of existing housing stock, and public infrastructure, parks, and facilities.

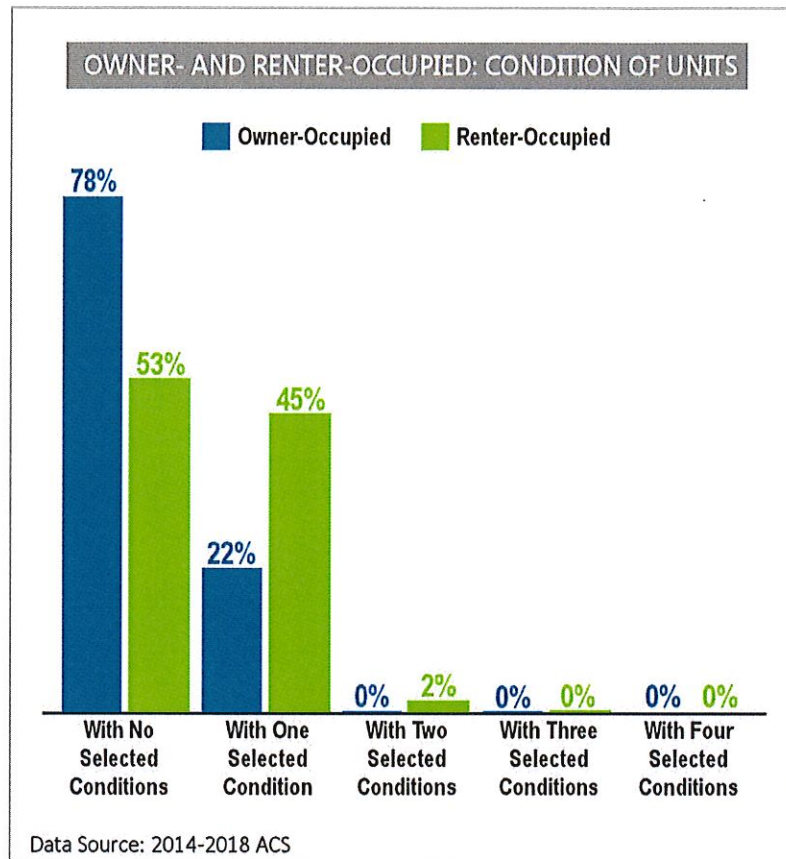
Chicopee has 24,679 year-round housing units. While single family homes represent the majority of the stock, multi-family properties are more prevalent in the older, more urban, neighborhoods.



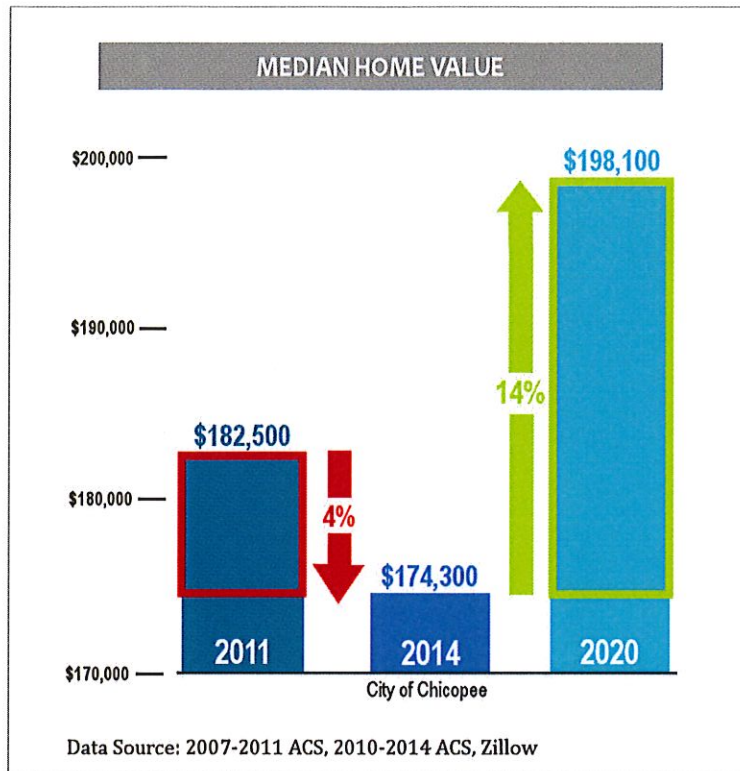
Given the number of single family homes, it is not surprising that 54% of Chicopee's housing stock is owner-occupied. The majority of the owner-occupied stock, 8,943 units out of the 13,600 units, or 66%, are three or more bedroom units. The second largest segment of

property type is 2-4 family stock. The average rental unit in Chicopee is a 2 bedroom unit. These units represent 43% of the rental stock.

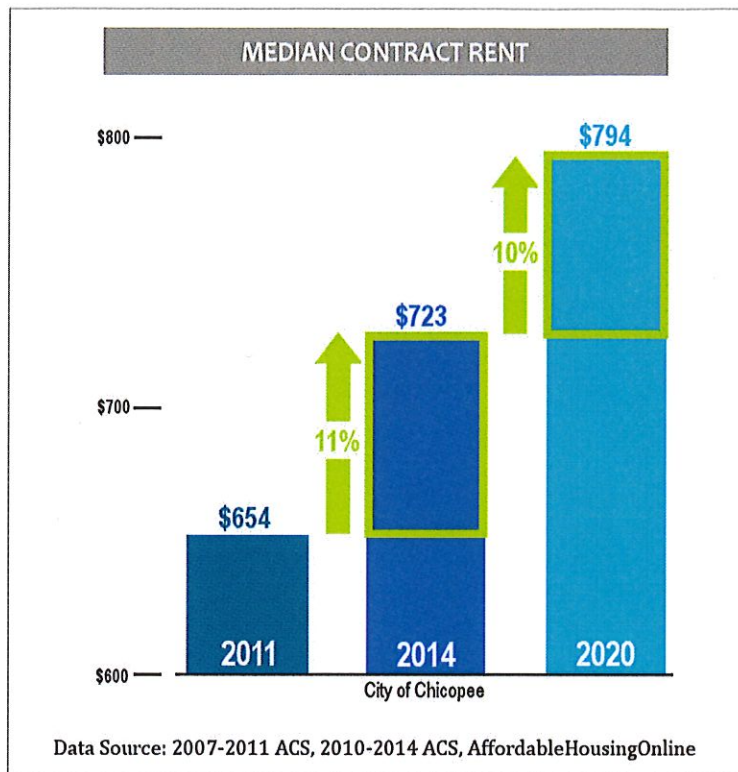
A comparison of housing conditions shows a slight difference between owner-occupied and rental housing. 22% of the owner-occupied units have one of the four conditions versus 45% of rental units.



The housing market data clearly demonstrates the lack of sufficient safe, affordable housing stock. The lack of affordable housing is even more acute on the housing value/homeownership front. At \$198,100 (Zillow), the median value is now unaffordable to the majority of low and moderate income residents.



Median Home Value



Median Contract Rent

Recognizing the Market Analysis supports continued investment in improving the condition of stock and to increase the inventory of affordable units, the City of Chicopee will continue to provide funding for the acquisition and rehabilitation of distressed properties. The City will also continue to provide financial assistance to low and moderate income buyers which supports increased homeownership rates within CDBG eligible census tracts.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Local economic growth has been identified as a priority need throughout the Consolidated Plan process. While the City seeks an environment that is conducive to growing and attracting businesses, the COVID-19 pandemic has turned the focus to the stabilization of local businesses that provide employment to low -moderate income workers.

The City, along with all HOME Consortium Communities, is served by the Regional Employment Board of Hampden County (REBHC). The REBHC is a public-private partnership whose mission is to enable area residents to gain the skills to maximize their economic sufficiency and provide employers with the workforce they need to effectively compete in the changing world economy. The REBHC charters two career centers, Career Point and FutureWorks. Initiatives of the REBHC are supported by local programs that aim to bolster English language skills, family stability, education, and employment readiness.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	76	0	0	0	0
Arts, Entertainment, Accommodations	2,472	0	11	0	0
Construction	1,198	0	5	0	0
Education and Health Care Services	5,989	0	27	0	0
Finance, Insurance, and Real Estate	1,377	0	6	0	0
Information	356	0	2	0	0
Manufacturing	2,741	0	12	0	0
Other Services	868	0	4	0	0
Professional, Scientific, Management Services	1,267	0	6	0	0
Public Administration	0	0	0	0	0
Retail Trade	3,051	0	14	0	0
Transportation and Warehousing	878	0	4	0	0
Wholesale Trade	1,061	0	5	0	0
Total	21,344	0	--	--	0

Table 4 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	29,825
Civilian Employed Population 16 years and over	26,850
Unemployment Rate	9.93
Unemployment Rate for Ages 16-24	31.73
Unemployment Rate for Ages 25-65	6.20

Table 5 - Labor Force

Data 2007-2011 ACS
Source:

Occupations by Sector	Number of People
Management, business and financial	4,175
Farming, fisheries and forestry occupations	1,330
Service	3,275
Sales and office	7,485
Construction, extraction, maintenance and repair	2,070
Production, transportation and material moving	2,305

Table 6 - Occupations by Sector

Data 2011-2015 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,755	79%
30-59 Minutes	4,370	17%
60 or More Minutes	1,015	4%
Total	26,140	100%

Table 7 - Travel Time

Data 2007-2011 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,550	400	1,365
High school graduate (includes equivalency)	7,790	885	2,355
Some college or Associate's degree	7,700	455	1,825
Bachelor's degree or higher	4,995	135	600

Table 8 - Educational Attainment by Employment Status

Data 2011-2015 ACS
Source:

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	78	220	215	560	1,145
9th to 12th grade, no diploma	880	680	525	1,105	1,400
High school graduate, GED, or alternative	1,855	2,550	2,215	6,285	3,920
Some college, no degree	2,090	2,040	1,305	3,015	1,165
Associate's degree	180	1,075	660	2,030	640
Bachelor's degree	285	1,440	855	1,580	560
Graduate or professional degree	43	560	540	770	560

Table 9 - Educational Attainment by Age

Data 2007-2011 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	26,082
High school graduate (includes equivalency)	32,260
Some college or Associate's degree	36,260
Bachelor's degree	50,741
Graduate or professional degree	51,339

Table 10 – Median Earnings in the Past 12 Months

Data 2011-2015 ACS
Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

While the ACS data is not sufficient to fully analyze jobs by business sector, the highest percentages of jobs exist within the following sectors: Manufacturing, Education and Health Care Services, and the Finance, Insurance, and Real Estate industries. The major occupations by sector are Sales and Office followed by Management (business and financial).

Describe the workforce and infrastructure needs of the business community:

The REBHC has identified the following major challenges to workforce development: inadequate educational attainment, low labor force participation, and high rates of poverty. Hampden County has the highest share of individuals with a high school diploma or less, yet statewide projections show that 60% of all new growth jobs will require an Associate's degree or more.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

COVID-19 has resulted in an immediate negative impact on the local economy. The City has reallocated prior year money, dedicated its CDBG-CV funds, and increased its Entitlement commitment amounts to supporting existing businesses.

While Small business development has often been seen as providing the greatest growth opportunities, the current economic climate brings a level of insecurity. The City will continue to allocate its resource and seek additional funding to support existing businesses.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

REBHC has identified the lack of educational attainment and English language skills as challenges facing the current workforce. The expansion of English language programming, career training and Associate's degree programs are essential to address these challenges. Additionally, there is a need to link technology training with all basic adult education programs to better position un- and under-employed persons to career options.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

REBHC has a number of ongoing workforce training initiatives including:

- Training Workforce Options (TWO) - Financial and Business Services Workforce Collaborative – a partnership of MassMutual, Holyoke Community College, Springfield Technical Community College, Putnam Vocational Academy, call centers representing finance, insurance, healthcare, hospitality, the banking industry and economic development agencies. The goal is to develop workforce capacity in back-office services to this industry, which is projected to grow 20% by 2020.
- Health Care Partnership - Baystate Medical, Mercy Medical and Health Care providers creating pathways to employment; training in healthcare and nursing seeks to create cultural competencies and the understanding of health care standards.
- The Emerging Workforce Initiative which serves in-school and out-of-school, particularly Pre-K and at-risk youth aged 14-21, who are or will be the newest entrants into the workplace, and who need education, career guidance, job readiness skills, and support services.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

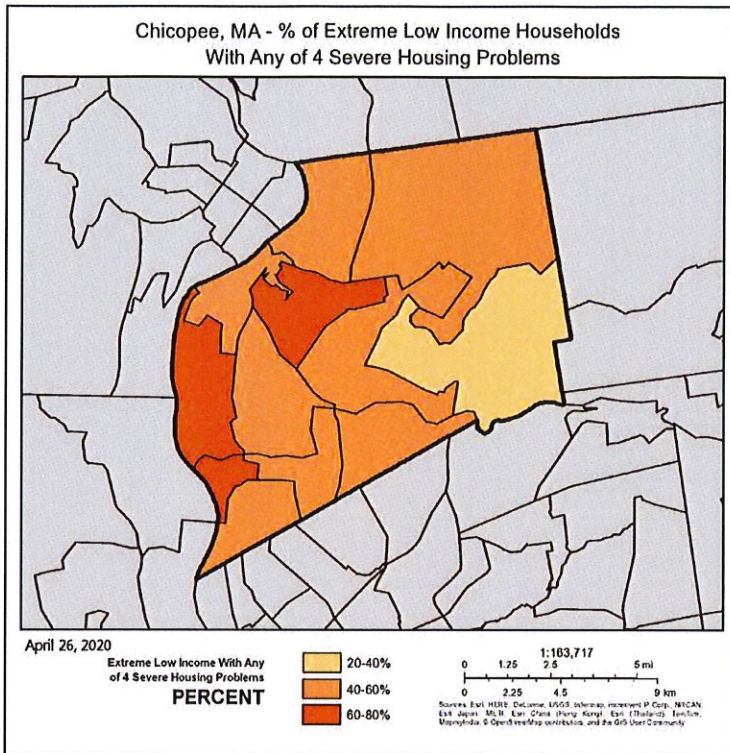
The City continues to fund youth programming which serves the same population as the Emerging Workforce Initiative. The City will continue its collaboration with Elms College to expand its course offerings to support local employment needs.

Discussion

In light of the devastating effects of COVID-19 pandemic, the City has prioritized its Entitlement resources to stabilizing small business as they weather this challenging period.

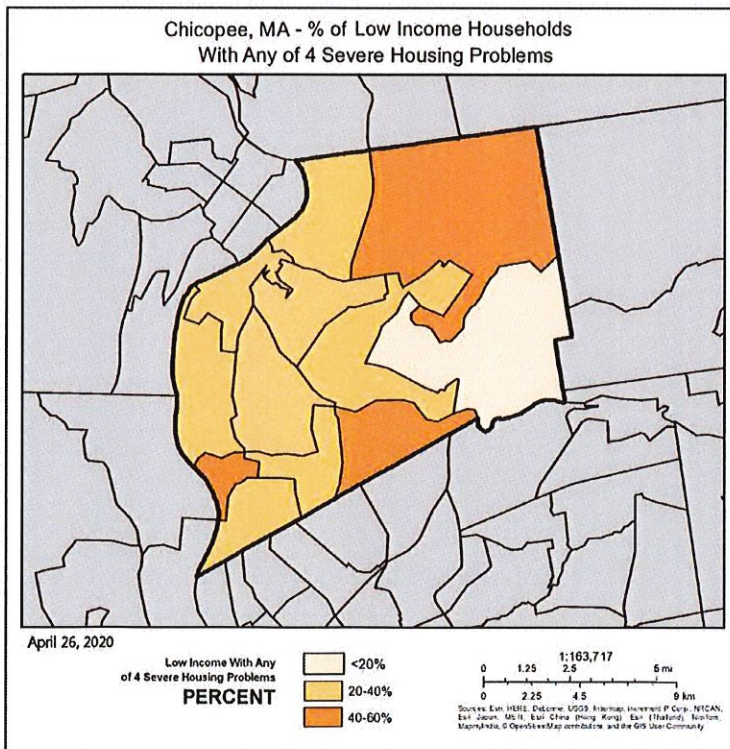
MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

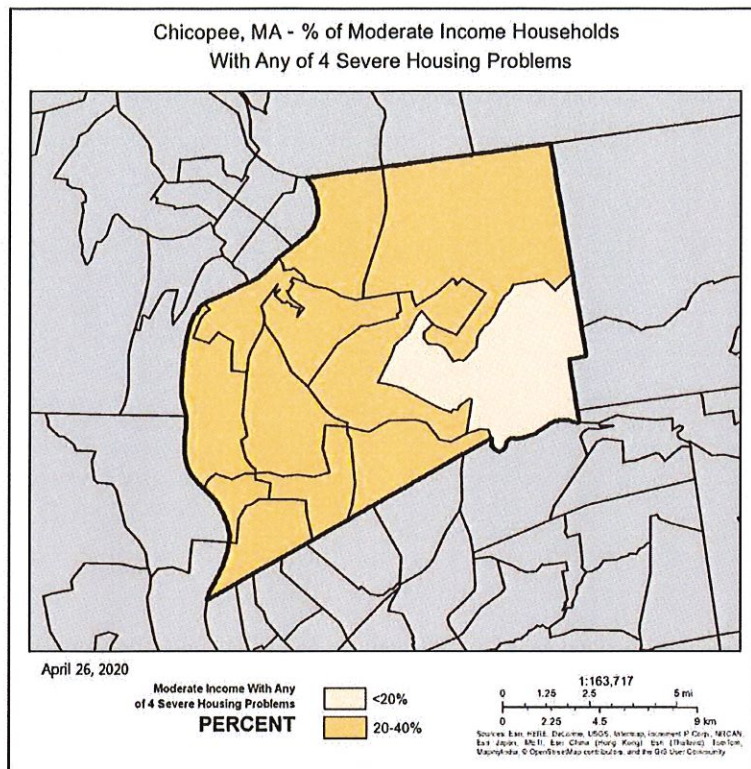


The areas of multiple housing problems are concentrated within the older urban neighborhoods of Chicopee Center, Chicopee Falls, and portions of Willimansett. The City defines concentrations as the occurrence of housing problems more than 20% greater than the community at large.

The first three maps identify areas of multiple housing problems by income classifications -- Extremely Low Income, Low Income, and Moderate Income.

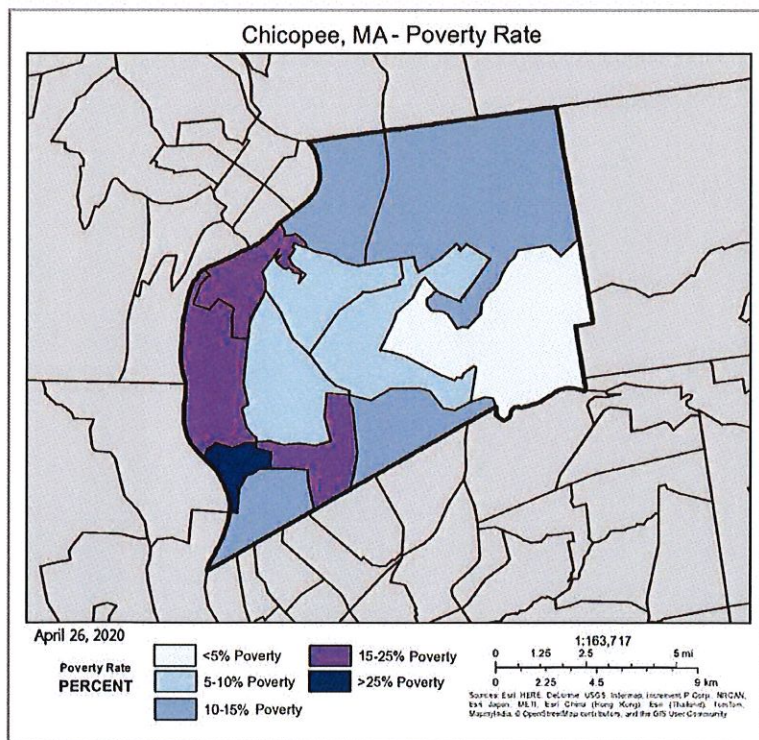


There is a concentration of housing programs for Extremely Low Income households in the three target neighborhoods; the concentration for Low Income households occurs only in smaller neighborhood subsections of Chicopee Center and Chicopee Falls. Moderate Income households with multiple housing conditions are not concentrated anywhere in the City.



[illegible]

Each of these areas has a variety of community assets. The neighborhoods have



neighborhood-based schools with play areas, public parks and community-based public facilities.

The City identified the following Community Assets:

- The Boys & Girls Club of Chicopee, which offers licensed childcare before and after school, as well as a drop-in youth program, at both its Main Club and Teen Center located on Meadow Street.
- Valley Opportunity Council- Services, the City's anti-poverty agency operates programs in all three CDBG target neighborhoods. Programs include: Adult Basic Education -- free GED and ESOL classes, Nutrition, College and Financial Aid Access, Senior Services, Early Education & Child Care, Transportation, Energy Assistance, Youth Services, Family Life Services (Shelter & Case Management), Housing Service, Income Management, Volunteer opportunities and more.
- Elms College, a four year college located in Chicopee Center.
- River Mills Senior Center offers programs and services to support elders.
- Chicopee River, Connecticut River, and Medina Street Boat Ramp provide opportunities for recreation and waterfront access.

Are there other strategic opportunities in any of those areas?

The City's Open Space Plan identifies further recreational, public park, and open space opportunities in each of these neighborhoods.

- Access for boats, as there is only one now and nothing for Chicopee River
- Access with the CT Riverwalk project & ramp improvements
- Active recreation areas -- basketball courts, tennis, ball fields, etc. -- and better maintenance of existing facilities

MA-60 Broadband Needs for Housing occupied by Low and Moderate Income Households. – 91.2109a)(4), 91.310 (a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In 2018, the City released a report, the Chicopee Broadband Feasibility Study, which detailed the present broadband opportunities in the city for consumers and businesses and what a municipal service would be like if the City invested in expanding its fiber optic network. The report noted detailed surveys of consumers and businesses about the potential demand for high speed, high capacity Internet service. According to the report, “From the sampling of Chicopee households, residents appear to have a strong appetite for broadband-enabled technology and a penchant for the devices that connect to broadband.” In fact, comparing Chicopee survey results with national averages we see the average number of connected devices per U.S. household is 5.2, while in Chicopee, survey respondents claim an average of 5.6 Internet-connected devices per household. With numbers topping national averages, demand appears to be strong in Chicopee, with such numbers understandably expected to climb as more devices and services come to market.

Based upon the Feasibility study, Chicopee Electric Light (CELD) is working hard to build-out Crossroads Fiber to deliver broadband Internet services to Chicopee residents and businesses. As an experienced provider of electricity and a provider that is connected through all of the municipal buildings, schools and libraries to the fiber backbone running through Chicopee, CELD is collaborating with another area service provider to offer broadband Internet services to some business customers in Chicopee.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

At 100%, broadband coverage in Chicopee is comparable to the rest of Massachusetts - 100%, and comparable to broadband coverage across the U.S. - 95%. The vast majority of those living in the Chicopee area will have access to cable, which covers 99% of Chicopee residents. DSL internet is also an option for many, offering service to 97% of the area. No fiber-optic providers are currently available in Chicopee, but satellite or fixed-wireless providers may offer broadband options in a given area.

There are four internet providers serving the Chicopee area, and 97.15% of households will have internet options from more than one provider. Among Chicopee's four internet providers, prices start at \$39.99 and available download speeds reach up to 100 Mbps.

The Feasibility study recommended that as a municipal utility, CELD would be prepared to operate in residents' best interest, and they are committed to delivering high-speed Internet service via fiber optic broadband in the same way. CELD is building out and offering Internet service in phases, driven by customer demand. This demand-based build ensures that they avoid any impact on electric rates.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City has engaged in a community process to identify priority natural hazards and mitigations associated with climate change. Regional Planning efforts, like the one undertaken by the City of Chicopee with Pioneer Valley Planning Commission, make mitigation a proactive process. Pre-disaster planning emphasizes actions that can be taken before a natural disaster occurs. Future property damage and loss of life can be reduced or prevented by a mitigation program that addresses the unique geography, demography, economy, and land use of a community within the context of each of the specific potential natural hazards that may threaten a community. The priority natural hazards identified through this process include:

- Riverine Flooding including dam and levee failure
- High Precipitation event
- High Wind Event
- Extreme Temperatures (high and low)
- Forest Degradation

Chicopee is in a unique position - by conducting the MVP process prior to development of the Comprehensive Plan the City can ensure that the document, which will guide community development and decision-making into the future, will take into account climate change and the effects it will have on all aspects of city life.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Chicopee participates in the Commonwealth's Municipal Vulnerability Preparedness (MVP) program that provides support for communities to complete climate change assessments and to develop action-oriented climate resiliency plans. Chicopee is situated at the junction of the Connecticut River and Chicopee River, with many smaller streams throughout the city. Because of this, many part of the city are located in a flood zone.

Strategies for protecting Vulnerable and Homeless population from hazards including floods, severe storms, and extreme temperatures include partnering with community organizations, performing outreach, and incorporating efforts to protect those populations into formal hazard plans.

Strategic Plan

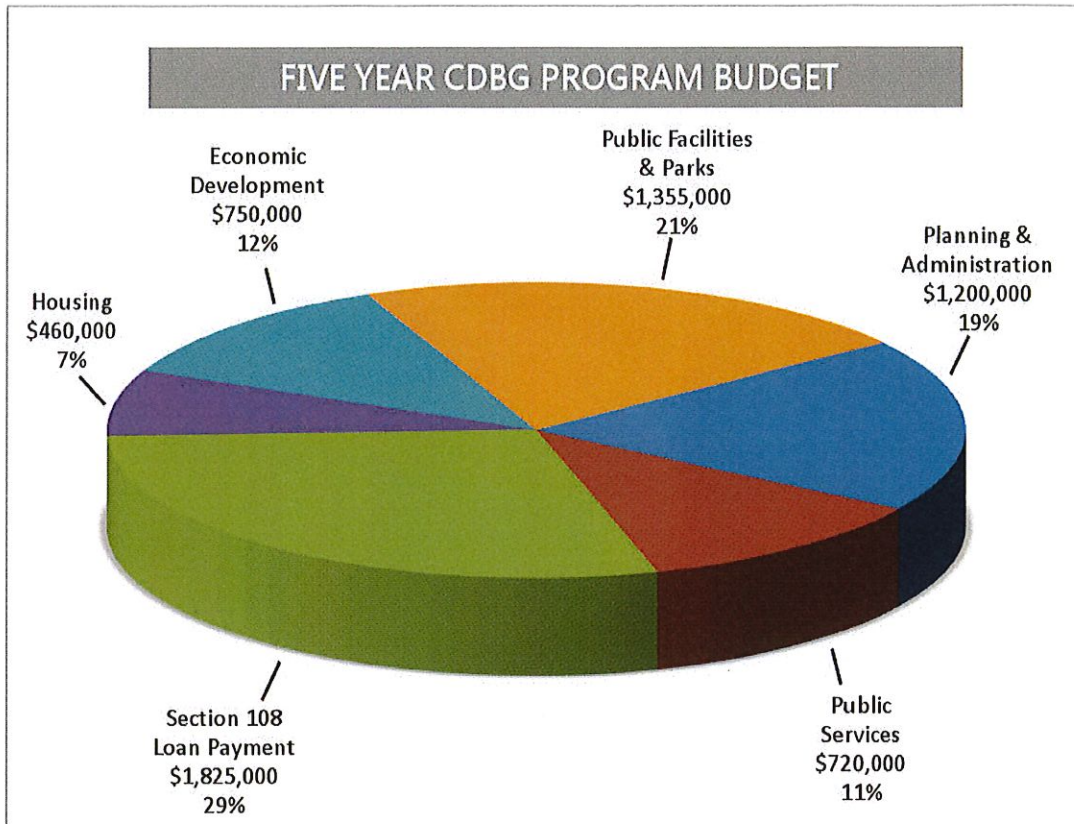
SP-05 Overview

Strategic Plan Overview

The four Consolidated Plan goals represent those needs identified as high priorities during the extensive Consolidated Plan Consultation and Citizen Participation process. These four goals are the basis for the strategic investments in projects and programs that the City will make to address these needs during the five year Consolidated Plan period. The goals are as follows:

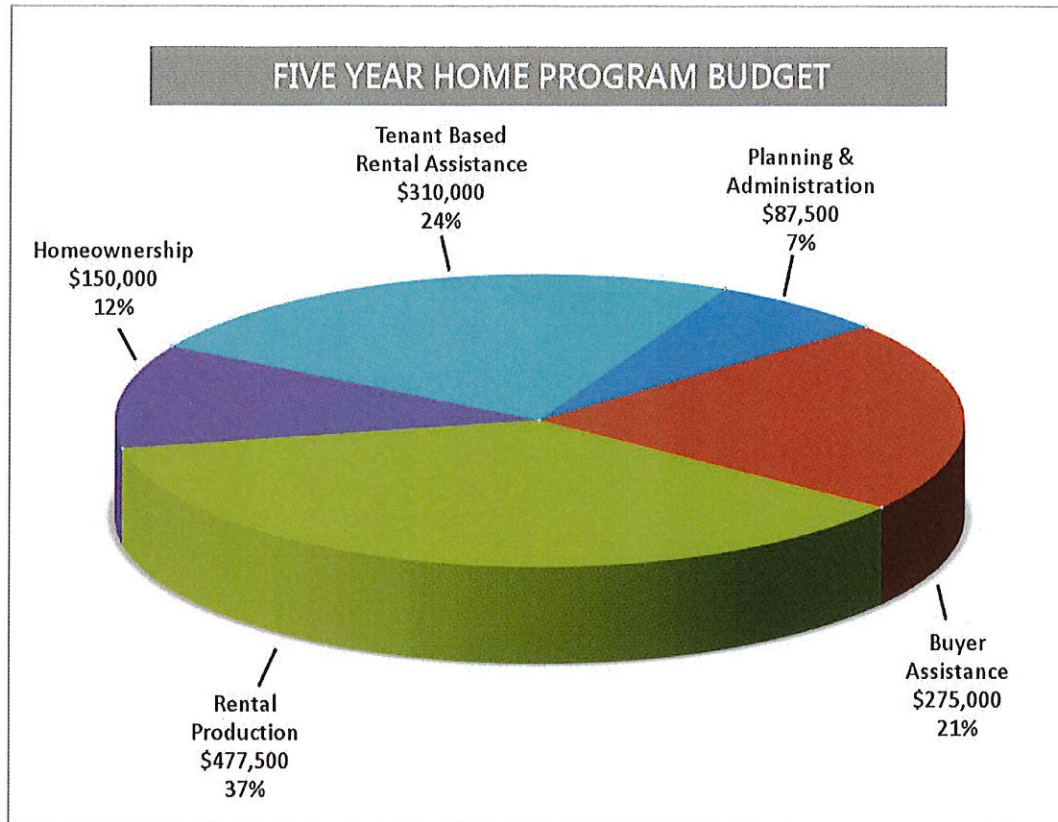
- **Economic Development:** support small business; retention/creation of local employment at living wage jobs; utilization of brownfields and underutilized commercial properties to support economic development.
- **Affordable Housing:** Increase the availability and affordability of housing; improve the condition of the city's aged housing stock; respond to COVID 19 impacts through Tenant Based Rental Assistance.
- **Public Facilities, Infrastructure, and Parks** Invest in public facilities and infrastructure; improve parks, streets, sidewalks; increase access and utilization of public facilities and spaces.
- **Public Services** Provide essential services that improve the quality of life and opportunities to low-moderate income persons, especially youth, elders, and special needs persons.

To achieve these goals, the City proposes to invest its CDBG Program funds in accordance with the following chart:



Five Year CDBG Program Budget

The ultimate expenditure of funds during the Consolidated Plan may differ for reasons such as a function of market changes, investment opportunities, and availability of CDBG funds and other resources. The goals of the plan will only be amended through a HUD-approved Substantial Amendment process.



SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of areas and individuals that are low and moderate income as defined by HUD. The CDBG Eligibility map and corresponding chart of eligible Census tracts/block groups identify those Chicopee areas eligible for CDBG Low Mod Area Investments.

While Chicopee is able to invest CDBG funds on priority projects within those areas, HUD encourages Entitlement Communities like Chicopee to evaluate the benefits of geographic targeting to maximize community outcomes. Geographic targeting is viewed as an effective strategy for neighborhood stabilization. Coordinated investments in public infrastructure, public parks, economic development, and housing within a concentrated geographic area are most likely to yield meaningful improvements in those target areas.

During the course of this Consolidated Plan period, the City of Chicopee will continue to evaluate the opportunities and benefits of geographic targeting. Consistent with recognized Best Practices, Chicopee will consider the following, prior to implementation of geographic targeting:

1. Utilization of relevant data that supports concentrated, coordinated efforts;
2. Identification of 'Shovel Ready' Investment opportunities;
3. Evaluation of availability of leverage funds or enhance outcomes of Neighborhood Improvement efforts; and,
4. Solicitation of public input.

The HOME Investment Partnership program (HOME) is required to serve only low-moderate income households but is not required to be geographically targeted. As a member of the Holyoke-Chicopee-Westfield HOME Consortium, the City of Chicopee has access to HOME funds to support affordable housing development projects as well as direct assistance to homebuyers. In addition, in response to the anticipated destabilization of rental housing for low income households impacted by COVID-19 pandemic the City has allocated funds to operate a short-term Tenant-Based Rental Assistance program. HOME funds will be expended citywide.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 11 – Priority Needs Summary

1	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Persons with Mental Disabilities Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Economic Development
	Description	Support for small business to create/retain low-moderate income person redevelopment or investment in commercial/industrial sites; clearance of Brownfields.
	Basis for Relative Priority	The COVID-19 pandemic has created significant operating challenges for existing small businesses. Redevelopment or investment in commercial sites is viewed as the key to expanding the tax base and employment opportunities for residents.
2	Priority Need Name	Affordable Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Individuals Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Affordable Housing Development Buyer Assistance Housing Rehabilitation/ Energy Efficiency Tenant Based Rental Assistance
	Description	Chicopee's housing market remains relatively stable but with an older stock is in need of rehabilitation. Rehabilitation of the existing aged housing stock is essential to the health and safety of Chicopee residents. Provision of Buyer assistance to increase homeownership in low mod areas. The need to respond to housing issues resulting from COVID 19.
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the City identified Housing Investments as a high priority.
3	Priority Need Name	Public Facilities, Infrastructure, and Parks
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Low Moderate Income Census Tracts
	Associated Goals	Public Facilities Public Parks and Open Spaces Public Infrastructure
4	Description	<p>The City of Chicopee is committed to the preservation of its public facilities, open spaces and parks, as well as the need to protect and improve its natural resources. The City's Park and Recreation Commission has developed a long-term capital plan and is studying the improvements needed to achieve current ADA standards.</p> <p>Public facilities and those properties owned by non-profits and utilized for provision of services need improvements to maximize community benefit.</p> <p>The public infrastructure is aged and need of repair or replacement.</p>
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process and the City's Open Space Planning efforts, the City identified investments in public facilities, public infrastructure, public parks and open spaces, and the city's natural resources as high priorities.
	Priority Need Name	Public Services
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Mentally Ill Veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
Geographic Areas Affected	Citywide
Associated Goals	Public Services
Description	A range of essential services to provide support and opportunities to low income households
Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process and the City's Master Planning efforts, the City identified Public Services as a high priority. Data within the Needs Assessment and Market Analysis, while regional, served as an additional basis for the designation as a high priority need.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$1,000,000 annually. To maximize the impact of the CDBG Entitlement funds, the City expends significant general government funds and encourages all partners and projects to strategically leverage additional funds.

As a member of the Holyoke- Chicopee-Westfield Consortium, the City has available HOME Investment Partnership Funds to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources :\$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,200,923	\$5,000	\$300,000	\$1,505,923	\$4,849,077	Available funds will include Entitlement funds along with Program Income generated by prior year loan payments.
HOME	Public - federal	Admin Buyer Assistance Housing Development Tenant Based Rental Assistance	\$225,000	\$150,000	\$5,000	\$380,000	\$920,00	Available funds will include proportional share of HOME funds along with Program Income.

Table 12 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Chicopee anticipates CDBG funds will leverage additional resources. Non-Entitlement funds that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan:

City General Funds: The projected City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, Housing, and Economic Development.

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, the Mass Rental Voucher program, funds for historic preservation, and private mortgage financing.

EPA Funding: Funding from the EPA to test and remediate environmental conditions at industrial and commercial sites.

Philanthropy: Private funding from national, state, and local funders including the United Way, private foundations, Chicopee Savings Bank Foundation and private donors.

New Market Tax Credits: NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

Section 8 and MRVP Funds: Section 8 is administered by the Chicopee Housing Authority and provides rental subsidies to approximately 400 Chicopee households.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the City of Holyoke as the Consortium Lead Agency.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

The City will continue to seek redevelopment of the Facemate, Baskin, and Uniroyal Brownfield sites. CDBG funds contributed towards the remediation of those sites. The City has also entered into a Preferred Developer agreement for the redevelopment of a vacant school into affordable housing.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the available resources available to meet those needs. The City of Chicopee's investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations' needs.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Community Development	Grantee	Grantee	Jurisdiction
CHICOPEE HOUSING AUTHORITY	PHA	Public Housing Public Services	Jurisdiction
Valley Opportunity Council	CHDO and Community Action Agency	Housing Development Anti-poverty programs	Jurisdiction

Table 13 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The Institutional structure within the City of Chicopee has been developed over years of successful operation. Chicopee is truly a full-service community. Chicopee has departments including the Board of Health, the Council on Aging, and Veterans Services. In addition to the essential services provided by these programs, the Chicopee Housing Authority, and the private, non-profit Chicopee Neighborhood Development Corporation play key roles in the development and provision of affordable housing.

Through clearly defined roles and responsibilities within a collaborative working environment, the City of Chicopee has a delivery system capable of undertaking projects, programs, and services to meet the priority needs of low-moderate income residents.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		X
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			

Street Outreach Services			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse		X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS		X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 14 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Chicopee is not a direct recipient of public or private resource with which to address homelessness or to prevent homelessness. Chicopee is an active member of the Western Mass Continuum of Care (CoC), which is administered by the City of Springfield. Chicopee supports the goals of the CoC and the efforts of regional non-profits and service providers to provide coordinated access and services. Chicopee is able to utilize the CoC partnership to direct homeless residents to appropriate services.

The City does provide funding services to veterans through the City's Veterans Services program. The Office is supported by Chicopee General Government funds as well as State resources.

The City of Chicopee is not a direct recipient of public or private resources with which to address the needs of HIV families. Despite the lack of direct funding to support these vulnerable households, mainstream services are provided through a network of regional providers. Services are available to homeless, at-risk households, veterans, and persons with HIV.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City of Chicopee is an active member of the Western Mass Continuum of Care (CoC), which coordinates an effective service delivery system for persons experiencing homelessness. The CoC has identified the insufficient supply of permanent affordable housing as a gap, and the removal of barriers to workforce participation as a strategy to end homelessness. The City of Chicopee funds affordable housing efforts as well as a number of education and employment skills programs, consistent with the CoC's priorities.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Chicopee is not a direct recipient of public funds dedicated to homeless or any particular special needs population but has consistently funded public service programs for vulnerable populations and special needs persons. Through its funding decisions, the City selects programs that seek to stabilize at-risk populations by funding affordable housing, scholarships and food support, jobs and tutoring for youth.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Economic Development	2020	2024	Non-Housing Community Development	Economic Development	CDBG: \$750,000	Business Assisted: 20 businesses Businesses assisted: 15 job created/retained
2	Affordable Housing	2020	2024	Affordable Housing	Affordable Housing	CDBG: \$460,000 HOME: \$1,300,000	Rental units rehabilitated: 8 Households Housing Unit Energy Efficiency Improvements: 100 households Direct Financial Assistance to Homebuyers: 25 Households Assisted Tenant Based Rental Assistance 30 households
3	Public Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Public Facilities, Infrastructure, and Parks	CDBG: \$350,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Parks and Open Spaces	2020	2024	Non-Housing Community Development	Public Facilities, Infrastructure, and Parks	CDBG: \$1,005,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
6	Public Services	2020	2024	Homeless Non-Homeless Special Needs	Public Services	CDBG: \$720,000	Public service activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted
8	Section 108	2020	2024	Non-Housing Community Development	Public Facilities, Infrastructure, Parks	CDBG: \$1,825,000	Payment of the Section 108 loan for Senior Center
9	Planning and Administration	2020	2024	Affordable Housing Non-Housing Community Dev Homeless Non-Homeless Special Needs elopment	NA	CDBG: \$1,200,000 HOME: \$87,500	Funds to ensure proper oversight and reporting

Table 15 – Goals Summary

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Hazards created by lead-based paint are addressed through enforcement of the Lead Paint Notification Laws, the promotion of the MassHousing “Get The Lead Out” Program, which provides Lead Remediation financing to eligible property owners, and the integration of lead remediation in the housing rehabilitation programs and affordable housing development programs.

Public Awareness and Education is the keystone of an effective public health policy. The Commonwealth’s Childhood Lead Paint Prevention Program (CLPPP) provides a wealth of information on the hazards, safe treatment, and legal responsibilities related to Lead-based Paint Hazards. The CLPPP additionally tracks childhood blood testing rates and incidence of poisoning. The commitment to raise public awareness led to the passage of Massachusetts’ Lead Law that requires property owners to remove or cover all lead paint hazards in homes built before 1978 if a child under six (6) resides in the home.

In addition, a Rental Property Owner must provide these notifications and forms prior to execution of the rental agreement:

- Provide a copy of lead inspections reports
- Provide a copy of the letter of compliance
- Any information about lead in the home

A Seller of home built prior to 1978 must provide the Buyer the following:

- Property Transfer Notification
- A signed Property Transfer Lead Certification
- Any information about lead in the home
- A copy of any lead inspection report, Letter of Compliance, or Letter of Interim Control
- A 10 day period to have the home inspected for lead at the Buyer’s expense

The Commonwealth operates the “Get the Lead Out” program through certified Local Rehabilitation Agencies and private lenders. The program provides secondary financing at desirable rates to remediate/remove lead hazards from residential units. The funds, while limited, are available throughout the Commonwealth. Additionally, the City of Chicopee and the North Suburban HOME Consortium provide rehabilitation financing to eligible households.

How are the actions listed above integrated into housing policies and procedures?

Chicopee and the Holyoke-Chicopee-Westfield HOME Consortium have fully integrated Lead Hazard education and remediation into housing policies and programs. The City of Chicopee and the Consortium require compliance with Mass Lead Notification Laws to be documented within all project files. Affordable rental projects are required to be free of lead-based paint hazards prior to occupancy; first time homebuyers are required to sign the Commonwealth's Transfer of Property Notification in the case of purchasing of existing properties; and, any new construction or substantial rehabilitation will be fully lead compliant.

Additionally, CDBG and HOME Programs' Policies and Procedures require the following:

1. The Property Owner is required to provide the required notice to all occupants
2. The home to be inspected by a trained professional
3. Assessment if the project is low, moderate, or high-risk of requiring de-leading
4. Work is to be performed by appropriate party
5. The monitoring de-leading to ensure compliance with federal and state laws
6. The obtaining of project clearance

The City of Chicopee has prioritized the creation of lead-safe housing.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(i)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Chicopee has three overarching poverty reducing goals: economic growth, creation/ retention of living wage jobs, and self-sufficiency programs and support for households living in poverty. In the long term, this focus on economic development and creation of living wage jobs will mean that Chicopee residents will be better able to afford housing in Chicopee. In the short term, support and self-sufficiency programs reduce the likelihood of housing instability, especially among elders and disabled populations.

Performance measures for each Anti-poverty goal are as follows:

Economic Growth

- Increase General Fund non-residential tax revenue
- Increase business activity within Central Business District and Neighborhood Commercial Corridors

Creation/ Retention of Living Wage Jobs

- Decrease the unemployment rate
- Increase the median Chicopee income
- Reduce the number of persons living in poverty

Support and Self-Sufficiency Programs

- Increase Chicopee resident participation in Workforce Development programs
- Decrease the housing cost burden for low income households

Additionally, an evaluation of trends in the for-sale housing prices, even in a time period that includes the foreclosure crisis and economic recession, concludes that helping Chicopee residents become first time homeowners can be a way of building the wealth of low and moderate income families, although Chicopee recognizes that homeownership is not the best option for every household.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The City's anti-poverty strategy is coordinated with this Consolidated Plan as follows:

Economic Development Growth Initiatives

- **Business Development** - The Plan prioritizes the need for economic development and improvements to commercial properties and Business Districts.
- **Provision of Assistance to Small Businesses** - The Consolidated Plan identifies support for small business development as a priority.

Retention/Creation of Living Wage Jobs

- **Provision of operating assistance to support businesses** that are able to retain jobs occupied by low-moderate income persons.
- **Provision of job readiness and job training programs** - The Consolidated Plan prioritizes job readiness and training programs and identifies collaboration with Workforce Development programs as an Institutional Delivery System goal.

Self-Sufficiency Programs

- **Public Services** - The Consolidated Plan prioritizes afterschool programs and Senior Services. The City has proposed funding for both programs in Year 1 of the Plan.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

All CDBG-funded projects and programs are monitored by the Community Development Department for compliance with all applicable regulations and contract provisions. The Department approaches monitoring as an ongoing process from award through project completion. Section 3 and Equal Opportunity Contracting is included within the Department's monitoring functions.

The Department performs the following monitoring functions:

1. Inclusion of program requirements within funding agreements;
2. Review of reimbursement requests through desk audits, and if appropriate, field observations;
3. Review of grant recipient's program reports for eligibility of beneficiaries and of activities; and,
4. Provision of technical assistance upon request or as determined by desk reviews.

The monitoring process is regularly evaluated to ensure effectiveness and improve efficiencies.

HOME program requirements are monitored by the City of Holyoke as the administrator of the HOME Investment Partnership Program.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City anticipates receipt of CDBG funds in the amount of \$1,200,923 in this program year. That entitlement amount is supplemented by \$300,000 in prior year funds and \$5,000 in anticipated program income annually. To maximize the impact of the CDBG Entitlement funds, the City expends significant general government funds and encourages all partners and projects to strategically leverage additional funds.

As a member of the Holyoke-Chicopee-Westfield Consortium, the City of Chicopee receives a proportional share of HOME Investment Partnership Funds to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects. The City anticipates receipt of \$225,000 in HOME funds, which will be combined with prior year funds (\$150,000) and anticipated program income (\$5,000)

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,200,923	\$5,000	\$300,000	\$1,205,923	\$4,804,700	Funds to invest in eligible projects including economic development, housing, public facilities, parks, and open spaces.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public-federal	Affordable Housing	\$225,000	\$5,000	150,000	\$380,000	\$920,000	Fund to provide homebuyer assistance and to develop affordable housing both homeownership and rental.

Table 16 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Chicopee anticipates CDBG funds will leverage additional resources. Non-Entitlement funds that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan:

City General Funds: The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure.

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, the Mass Rental Voucher program, and private mortgage financing.

Philanthropy: Private funding from national, state, and local funders including the United Way and private foundations, and private donors.

New Market Tax Credits: NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

Section 8 and MRVP funds: Section 8 is administered by the Chicopee Housing Authority and provides rental subsidies.

Continuum of Care fund: Project funds awarded to non-profit human service providers to

assist in housing and services to homeless persons.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the City of Holyoke as the HOME Consortium's Lead Agency.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City parks and public facilities will continue to be operated to provide recreation and services to low -moderate income persons.

Additionally, the City will seek to redevelop City-owned vacant properties. In this program year, the redevelopment of the former Belcher St School is hoped to commence.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs.

The Strategic Plan assesses the resources available to meet those needs. The City of Chicopee's investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations' needs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Economic Development	2020	2021	Non-housing community development	CDBG eligible areas	Economic Development	CDBG: \$300,000	
2	Housing	2020	2021	Affordable Housing	City-wide	Affordable Housing	CDBG: \$80,000 HOME: \$317,500	Rental units rehabilitated: 50 units; Tenant Based Rental Assistance: 20 households Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Public Facilities, Park and Open Space Improvements	2020	2021	Non-Housing Community Development	Low Moderate Areas	Public Infrastructure, Parks, and Facilities	CDBG: \$325v,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted;

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Service	2020	2021	Non-Homeless Special Needs Non-Housing Community Development	City-wide	Public Services	CDBG: \$151,500	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
5	Section 108	2020	2021	Non-housing community development	Chicopee Falls	Public Infrastructure, Parks, and Facilities	CDBG: \$365,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Planning and Administration	2020	2021				CDBG: \$209,423; HOME \$17,500	

Table 17 – Goals Summary

Goal Descriptions

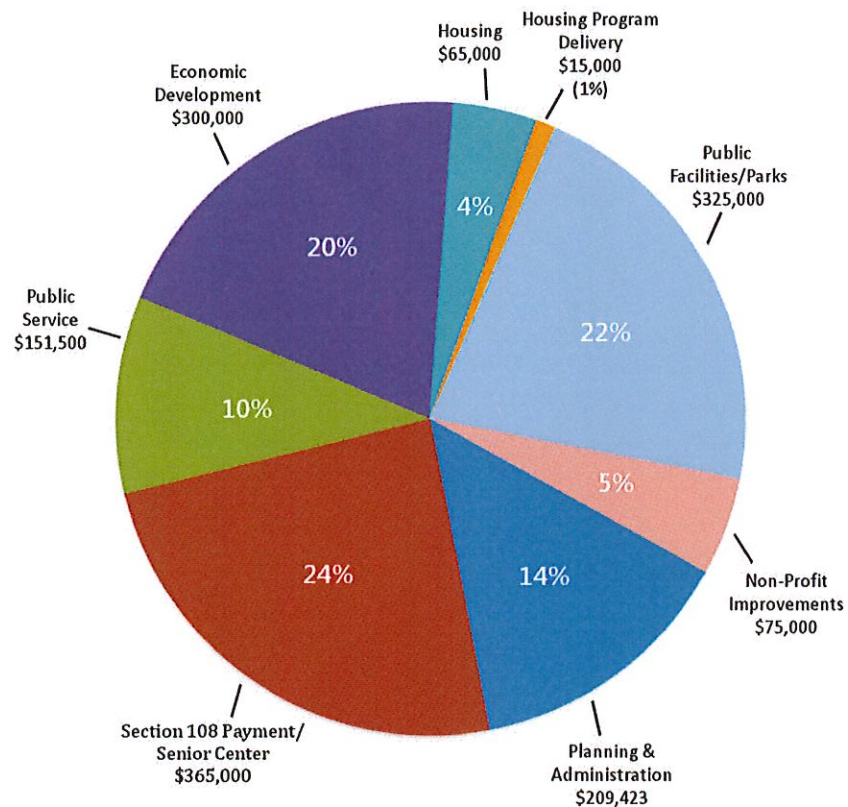
1	Goal Name	Economic Development
	Goal Description	Business Development Assistance to support job retention/creation
2	Goal Name	Housing
	Goal Description	Improve the quality of housing, improve energy efficiency, increase housing opportunities available to low -moderate income households, support first time homebuyers, and provide tenant based rental assistance to families impacted by COVID-19 pandemic

3	Goal Name	Public Facilities, Public Park and Open Space Improvements
	Goal Description	<p>Improvement to parks and open space consistent with the City's Open Space Plan. Improve public facilities and non-profit owned properties that provide services to low-moderate income people.</p> <p>Implement handicap access improvements and removal of architectural barriers with a focus on sidewalks, crosswalks and public parks. Rehabilitation of public parks and recreational facilities.</p>
4	Goal Name	Public Service
	Goal Description	<p>The City seeks to provide a variety of public service programs and to continue to support nonprofit community development agencies to encourage the development of affordable housing. The City objectives include:</p> <ul style="list-style-type: none"> • Combating social illnesses, public safety and substance abuse, which each weaken the stability of the City's households and neighborhoods; • Improving quality of life for Chicopee's school children, through the provision of after school childcare programs; • Improving the resources available to the City's population at risk of homelessness, residents in crisis, local consumers, and the physically and emotionally disabled populations; • Improving quality of life for Chicopee's elderly population, through the provision of day health and recreational programs and transportation to reduce isolation; • Encouraging the creation of affordable housing and assisting those with emergency and transitional housing needs. Programs include legal aid, food pantry and meals, and referral and counseling services;
5	Goal Name	Section 108
	Goal Description	Payment of the Section 108 loan used to support the development of a new Senior Center.
6	Goal Name	Planning and Administration
	Goal Description	Planning and Administration

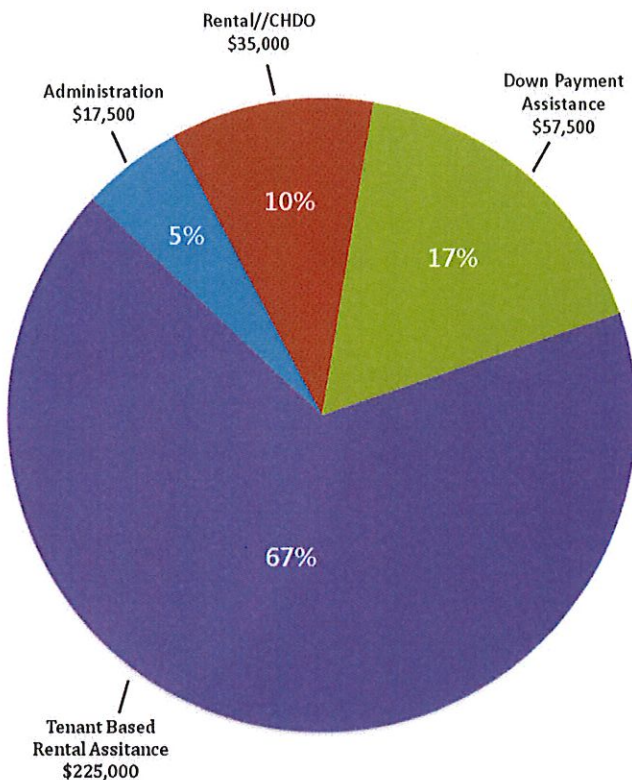
AP-35 Projects - 91.420, 91.220(d)

Introduction

In Year 1 of the Consolidated Plan, the City allocated funding that addresses unmet priority needs while continuing commitments to successful multi-year initiatives. The projects funded within Public Infrastructure and Public Facilities are long-standing commitments that make physical improvements to City systems and public facilities. Public Service Activity programs are likewise long-standing successful programs operated by the City and non-profit partner agencies.



Year 1 CDBG Annual Budget



Year 1 HOME Annual Budget

#	Project Name
1	Economic Development; Business Assistance
2	Affordable Housing- CDBG: Energy Efficiency
3	Affordable Housing- HOME: Buyer Assistance
4	Affordable Housing-HOME: CHDO Rental Development
5	Affordable Housing- CDBG Housing Program Delivery
6	Affordable Housing-HOME: Tenant Based Rental Assistance
7	Park and Open Spaces- CDBG: Elder Fitness Trail
8	Public Facilities- CDBG: Non profit Capital Improvement Program
9	Section 108 Payment-CDBG: Payment of 108 Loan /Senior Center
10	Public Services- CDBG: Elder Nutrition/ West MASS
11	Public Services-CDBG: Nutrition Program/Lorraine's Food Pantry
12	Public Services- CDBG: Elder Services/COA
13	Public Services- CDBG: Youth Services/ Boys and Girls Club
14	Public Services-CDBG: Youth Services/ Boys Scouts
15	Public Services-CDBG: Youth Services/Police Academy
16	Public Services- CDBG: Education Services-/Care Center
17	Public Services-CDBG: Educations Services/ VOC
18	Public Services- CDBG: Homeless/ Woman Shelter
19	Public Services-CDBG: Misc

#	Project Name
20	Planning and Administration

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The primary objective of CDBG is to benefit low and moderate income residents and as such, the City focuses community development investments in neighborhoods with a high concentration of low and moderate income households. Census- and HUD-derived data support the basis for identifying eligible neighborhoods. Citizen participation and input from service providers also play a considerable role.

The City allocated funding to address the priorities identified within the Consolidated Plan process.

The second significant funding allocation, representing nearly 15% of CDBG funds, is to successful public service programs. As the need for services far exceeds the available resources, service providers are encouraged to maximize leveraged funds and to avoid duplication of services.

AP-38 Project Summary

Project Summary Information

1	Project Name	Economic Development
	Target Area	City Wide
	Goals Supported	Brownfield Redevelopment Economic Development Affordable Housing Public Facilities and Infrastructure Public Parks and Open Space
	Needs Addressed	Economic Development
	Funding	CDBG: \$300,000
	Description	Funding to provide economic assistance to small business
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	8 business; 12 Low moderate income jobs
	Location Description	City wide
	Planned Activities	Financial Assistance to For Profits

2	Project Name	Housing: Heating System Improvement
	Target Area	City wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$65,000
	Description	Funding to low income homeowners to repair/replace heating systems
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	40 housing units
	Location Description	City wide
	Planned Activities	Provide financial support to federal HeartWap Program
3	Project Name	Affordable Housing
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME \$57,500
	Description	Provision of buyer assistance to HOME eligible purchasers of homes in CDBG target areas
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Ten households are expected to be assisted.
	Location Description	CDBG target areas
	Planned Activities	Preservation of down payment and closing cost assistants that matches the buyer's investment.
4	Project Name	Affordable Housing: CHDO project
	Target Area	City wide
	Goals Supported	Affordable Housing Development
	Needs Addressed	Affordable Housing
	Funding	HOME: \$35,000
	Description	Funding to a community-based organization to further the development of an affordable rental project.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 housing units

	Location Description	Southwick St School
	Planned Activities	Pre-development funds to remediate an environmental concern.
5	Project Name	Affordable Housing: Program Delivery
	Target Area	City wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$15,000
	Description	Funding for staff and cost associated with HOME buyer assistance program
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 low and moderate income households
	Location Description	TBD
	Planned Activities	Operation of housing programs
6	Project Name	Affordable Housing: Tenant Based Rental Assistance
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$225,000
	Description	Funding to provide households impacted by COVID with short-term rental assistance.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 low and moderate income households
	Location Description	City wide
	Planned Activities	Tenant Based rental assistance program for low income renter households that have been impacted by COVID 19
7	Project Name	Fitness Trails
	Target Area	Chicopee Falls
	Goals Supported	Public Facilities and Infrastructure
	Needs Addressed	Public Facilities, Parks and Infrastructure
	Funding	CDBG: \$325,000
	Description	Installation of additional equipment along the elder fitness trail
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	200 elderly households
	Location Description	Senior Center - Chicopee falls TBD
	Planned Activities	Expansion of fitness trail
8	Project Name	Public Facility: Non-Profit Capital Improvement Program
	Target Area	City-wide
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$75,000
	Description	Funding available to non-profits to improve properties at which they deliver essential services
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	40
	Location Description	TBD- based upon applications
	Planned Activities	Capital improvement at non-profit owned and operated buildings.
9	Project Name	Section 108 Payment
	Target Area	Senior Center
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$365,000
	Description	Payment of the 108 loan that was used to develop the Senior Center.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	Senior Center
	Planned Activities	Payment of the 108 loan that was used to develop the Senior Center.
10	Project Name	Public Service- Elder Nutrition Program
	Target Area	City wide
	Goals Supported	Public Service

	Needs Addressed	Provision of health and nutrition programs to elders.
	Funding	\$38,000
	Description	Provision of nutrition and meals for elders to be delivered at the Senior Housing Projects
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	500 elders
	Location Description	Various – Elderly housing projects
	Planned Activities	Provision of nutrition, meals, and health programming
11	Project Name	Public Service- Lorraine's Food Pantry
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	\$15,000
	Description	Provision of food pantry services
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	300 families
	Location Description	Meadow St.
	Planned Activities	Provision of nutrition and pantry /food
12	Project Name	Public Service- Council on Aging
	Target Area	City wide
	Goals Supported	Public Service
	Needs Addressed	Public Service
	Funding	\$18,000
	Description	Provision of nutrition, meals, and health programming
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	400 elders
	Location Description	River Mills Senior Center
	Planned Activities	Provision of nutrition, meals, and health programming
13	Project Name	Public Services- Boys and Girls Club Music Club
	Target Area	City wide
	Goals Supported	Public service

	Needs Addressed	Youth services
	Funding	\$15,000
	Description	Creation and operation of a music program for club members
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 youth
	Location Description	Meadow St.
	Planned Activities	operation of a music program
14	Project Name	Public Service- Boy Scouts Scholarships
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Youth Services
	Funding	\$4,500
	Description	Provision of financial support for youth to participate in scouting
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 youth
	Location Description	City wide
	Planned Activities	Provision of financial support for youth to participate in scouting
15	Project Name	Public Services- Police Academy
	Target Area	Chicopee Center & Willimansett
	Goals Supported	Public Services- youth services
	Needs Addressed	Youth Services
	Funding	\$20,000
	Description	Operating support for youth program
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 youth
	Location Description	Chicopee Center & Willimansett Police Substations
	Planned Activities	Operation of police academy to engage youth from public housing projects.
16	Project Name	Public Services- Care Center Teen Parent Program
	Target Area	City Wide
	Goals Supported	Public Service

	Needs Addressed	Homeless Needs
	Funding	\$20,000
	Description	Provision of housing, education, and services to pregnant and parenting teens
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 teens/ parent pregnant teens.
	Location Description	Cabot St, Holyoke
	Planned Activities	Provision of housing and services to teens
17	Project Name	Public Services- VOC Adult Education
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Service- youth services
	Funding	\$20,000
	Description	Program to support education and employment for teen parents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	130 adults
	Location Description	City wide
	Planned Activities	Program to support education and employment for teen parents.
18	Project Name	Public Services- Homeless Shelter
	Target Area	City wide
	Goals Supported	Homeless Services
	Needs Addressed	Homeless Services
	Funding	\$16,000
	Description	Emergency shelter, housing search and rehousing
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 homeless families
	Location Description	Chestnut St, Holyoke
	Planned Activities	Emergency shelter, housing search, and rapid rehousing services
19	Project Name	Urgent Need
	Target Area	City wide
	Goals Supported	Urgent Need

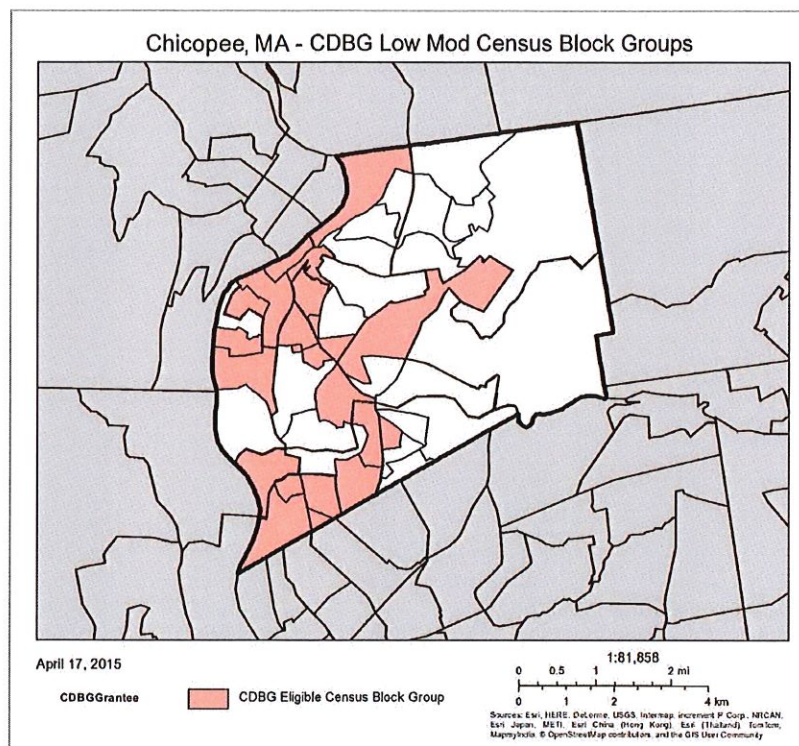
	Needs Addressed	Economic Development Affordable Housing
	Funding	CDBG-CV funding
	Description	Provision of assistance that responds to COVID 19 impacts
	Target Date	6/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	TBD
	Planned Activities	Responding to urgent needs that result from the COVID 19
20	Project Name	Planning and Administration
	Target Area	City-wide
	Goals Supported	Eco Dev Affordable Housing Public Facilities, infrastructure, and Public Parks Public Services Section 108 Loan
	Needs Addressed	Administration
	Funding	CDBG: \$209,423; HOME \$17,500
	Description	Staff and cost associated with the Planning and Administration of CDBG funds
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	City wide
	Planned Activities	Staff and cost associated with the Planning and Administration of CDBG funds

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The majority of CDBG funding in Year 1 is allocated to projects that are within CDBG eligible areas. 34% of the CDBG funding is expended to make payment on Section 108 borrowing for a new Senior Center located in a target neighborhood. Public service activities, which account for 15% of funding, are operated based upon the eligibility of the person/household, not through geographic targeting.

Geographic Distribution



Rationale for the priorities for allocating investments geographically

Projects were priorities to address identified need rather than allocated to a particular neighborhood. In Year 1 of the Consolidated Plan, the CDBG funds are expended to improve low and moderate income areas in direct response to residents' identification of the need for Open Space, Parks, and Recreational Opportunities.

Discussion

Utilizing input from the Consultations and Citizen Participation, the City chose to target programmatic responses to identified needs rather than geographic targeting.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The Annual Action Plan activities and goals coincide with the priorities identified within the Consolidated Plan. The activities selected for Year 1 funding are those projects that are ready to proceed, and are able to make immediate impacts to low and moderate income persons. Eligible projects selected expansion of Fitness Trail for Elders at River Mills, continuation of the successful Business Assistance and public service programs as well as Section 108 payments for the Senior Center.

Eligible public service activities were selected through a formal solicitation process, which prioritizes programs to best addressed identified needs.

Actions planned to address obstacles to meeting underserved needs

One of the City's highest priorities is the lack of affordable housing. The City's membership within the Holyoke-Chicopee-Westfield Consortium provides access to funding to address this goal. The City will seek to engage with private developers and property owners to create opportunities for low-moderate income persons. Due to anticipated impact of COVID-19, the City anticipates the implementation of a Tenant Based Rental Assistance program.

The City will ensure that selected public improvement projects are ready to proceed. Often, public works projects can encounter numerous delays due to public process, design, and weather constraints. To minimize delays, the City has selected those improvements that are able to be undertaken during Year 1 of the Consolidated Plan.

Actions planned to foster and maintain affordable housing

Per the discussion above, the City has identified Affordable Housing as a High Priority need. Towards the goal of preserving, producing, and improving affordable housing, the City is continuing its commitment to energy conservation issues through its Heating System Program and will initiate a tenant-based rental assistance program.

Actions planned to reduce lead-based paint hazards

The City will ensure compliance with Massachusetts lead laws on all homebuyer assistance and developer-driven projects, both homeowner and rental.

Actions planned to reduce the number of poverty-level families

The Action Plan includes funding of public service programs that support self-sufficiency.

The City will continue to actively ensure that anti-poverty programs operated by the Valley Opportunity Council, the recognized community action agency, will continue to be provided to Chicopee residents.

The City is an active member of the Regional Employment Board of Hampden County and will continue to support job training and employment readiness programs.

Actions planned to develop institutional structure

The City will continue to enhance its program coordination functions, specifically in the areas of prioritization of projects and performance monitoring. Through interdepartmental communication, the Community Development Department will be readily available to identify ready-to-proceed public works and facility projects. The City will evaluate its process for selection of public service projects to include a greater focus on outcome measures.

Actions planned to enhance coordination between public and private housing and social service agencies

The City benefits from a strong network of regional housing and human services providers. The City directly operates quality programs for elders through its Council on Aging.

The City will continue to participate as a member of the Holyoke-Chicopee-Westfield HOME Consortium. Through this participation, the City is able to effectively coordinate its housing agenda with the surrounding communities.

Discussion

See above discussions

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The City does anticipate a small amount of CDBG program income throughout the year but the funds are programmed upon receipt. While the City does not anticipate expending funds for Urgent Needs, the redevelopment of Brownfield site may result in the utilization of Slum and Blight national objective.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|---|---|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. | 0 |
| 5. The amount of income from float-funded activities | |
| Total Program Income | |

Other CDBG Requirements

- | | |
|---|-----|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 80% |

Discussion

The City has allocated all Entitlement funds and annual Program Income towards the furtherance of activities to meet the needs of low and moderate income person.

The City will utilize at least 80 % of its 2015-2016, 2016-2017, and 2017-2018 (3 years) for activities that directly benefit low and moderate income persons.